

MONEY'S WORTH

FOR TFCU MEMBERS

November 2020



TFCU Now Available on Google Assistant

The Tinker Federal Credit Union action can provide financial information and process transactions from your Google Assistant enabled-device. Using the Tinker Federal Credit Union action, you can do things like: Transfer funds from one linked account to another, request an account balance, make a payment to a linked TFCU loan and get an account history for a linked account.

You must be enrolled in Home Branch online account access to use the Tinker Federal Credit Union action. If you are not yet enrolled, you can enroll at TinkerFCU.org or by contacting our Member Service Center at 405-732-0324, option 6, or 1-800-456-4828, option 6. 💰



Is your budget prepared for Black Friday and Cyber Monday deals?

With Thanksgiving right around the corner, followed quickly by Black Friday, it is officially the season of shopping, saving and snagging one-of-a-kind deals. With the current pandemic, you can bet things will be different this year. In fact, the biggest bargain weekend of the year will likely be dominated by online shopping. With fewer in-store deals this year, it is also very likely that online sales will begin early. Here are a few ways to prepare.

Expect a busier Cyber Monday

Cyber Monday is the second wave of Black Friday, except everything takes place online. If you can't make it out to the store, or simply prefer not to, don't worry. While your favorite retail stores are putting their best deals forward, many

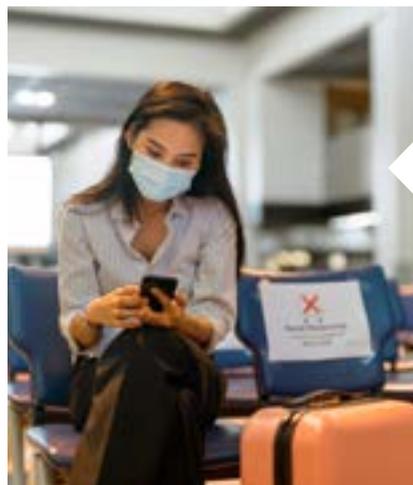
online sites will be doing the same and probably at a greater capacity due to the pandemic and lack of in-store sales.

Do your research

Decide what you want in advance, find the best sale price and snag it before it's gone. If the deal is good enough, it may be worth splurging for. But, remember, you don't want to go into debt buying holiday gifts. Plan ahead.

Protect yourself

Last, keep yourself and your accounts safe. Beware of online scams, don't click unknown links from your email, always shop on a secured wifi connection and most importantly, keep an eye on your accounts to ensure no unauthorized or suspicious activity has taken place. 💰



QUICK TIP

Set up travel alerts

Make sure you have access to your TFCU Visa MoneyPlus™ Visa card and credit cards when traveling. Quickly set up a travel alert in Home Branch or contact our Member Service Center at (405) 732-0324, option 6, or 1-800-456-4828, option 6, before you embark on your next adventure this holiday season. 💰

Draft the Players Your Financial Team Needs

Take it from legendary coach Vince Lombardi: "People who work together will win, whether it be against complex football defenses, or the problems of modern society." Similarly, a well-rounded team of professionals working in harmony can be a game changer for your finances. Let's examine possible roles on your financial team.

The Coach: You

It's your financial game plan, and you're in charge. Hire the team of professionals who understand the goals you're trying to achieve and keep each player updated on any changes in your situation.

The QB: Your Financial Advisor

Your advisor has a big-picture perspective on your finances and will act as the quarterback of your money team, coordinating with your tax and legal specialists and guiding you through your interactions with them.

The Tackle: A Tax Pro

Your tax situation might become more complex, so you'll want to consider adding the right tax professional to safeguard what you've worked hard to earn.

The Wide Receiver: Estate Attorney

Planning for the future of your estate and how you will provide for loved ones is no small task. You'll want someone with demonstrated expertise in your area of concern, such as blended families or children with special needs.

Putting Together the Game Plan

The professionals at TFCU Financial Advisors are available to help you with your game plan and have referral sources for many of the professionals you need on your team. Call us today at (405) 737-0006.

TFCU Financial Advisors

6501 Tinker Diagonal

Midwest City, OK 73110

(405) 737-0006

TFCUFinancialAdvisors.org



Securities are offered through RAYMOND JAMES FINANCIAL SERVICES, INC., Member FINRA/SIPC, and are not insured by NCUA or insured by any other government agency. Funds are NOT GUARANTEED nor are they deposits or obligations of the credit union or any affiliated entity of the credit union, and are subject to risk, including the possible loss of principal. Tinker Federal Credit Union, Tinker Financial Services, LLC and TFCU Financial Advisors* are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc., a non-affiliated third party provider to Tinker Financial Services, LLC and Tinker Federal Credit Union. All investments and information are intended for U.S. residents only. *TFCU Financial Advisors is a registered trademark and 'dba' of Tinker Financial Services, LLC. Raymond James does not provide tax or legal services. Please discuss these matters with the appropriate professional.

TFCU EVENTS

2020 TFCU Calendar Distribution Day > November 10, 2020

Each year in November, TFCU distributes a one-page calendar in three different sizes (wallet, paper 8½"x11", poster 22"x28") at all branches. The calendar lists TFCU paydays (which coincide with Tinker Air Force Base paydays) and holiday closings for TFCU. A PDF version of the 8½"x11" calendar will be available online at [TinkerFCU.org](https://www.tinkerfcu.org). 

Gift Of Membership > November 1 - December 31, 2020

Earn \$10 for you and your friend or family member when you refer them to TFCU for membership. Gifts will be deposited into the Share (Savings) Account at the time of account opening. All membership qualification guidelines apply. 

HOLIDAY HOURS

TFCU will be closed on the following days in November:

November 11 - Veterans Day

November 26 - Thanksgiving Day



For locations, numbers
and hours please visit
TinkerFCU.org

P.O. Box 45750, Tinker AFB, 73145

(405) 732-0324 OKC

(918) 592-0324 Tulsa

(405) 707-7440 Stillwater

(580) 310-0324 Ada

(580) 233-3330 Enid

1-800-456-4828

Federally insured by NCUA

